

Membership Agreement Amendment Notice

Effective June 18, 2024, the Rejection of the Resolution of Disputes Arbitration provision contained in your membership agreement is amended to read as follows:

f. Rejection of the Resolution of Disputes by Arbitration

If you do not agree to be bound by this Resolution of Disputes by Arbitration provision, you must send us written notice that you reject the Resolution of Disputes by Arbitration provision within 30 days of receiving this notice, including the following information:

- 1) Your written notice must include: your name, as listed on your account, your account number, and a statement that you reject the Resolution of Disputes by Arbitration provision, and;
- 2) You must send your written notice to us at the following address:

*Health Advantage Federal Credit Union
Attention: Laura Crase
P.O. Box 6160, Saginaw, MI 48608*

As a reminder, you can always access your Member Service Agreement or Business Service Agreement at any time on our website at healthadvantagecu.com/Disclosures.